

**ENTERED**TAWANA C. MARSHALL, CLERK  
THE DATE OF ENTRY IS  
ON THE COURT'S DOCKET

The following constitutes the ruling of the court and has the force and effect therein described.

United States Bankruptcy Judge

Signed April 11, 2013

**IN THE UNITED STATES BANKRUPTCY COURT  
FOR THE NORTHERN DISTRICT OF TEXAS  
FORT WORTH DIVISION**

**In re:**  
**AMELIA PENZO**  
**Debtor(s)**

§  
§  
§

**CHAPTER 13**  
**Case No. 10-45329**

**ORDER DENYING DEBTOR'S MOTION TO RECONSIDER FIRST NOTICE OF  
DEFAULT BY OCWEN LOAN SERVICING, LLC**

CAME ON BEFORE THE COURT Debtor's Motion to Reconsider First Notice of Default by Ocwen Loan Servicing, LLC (hereinafter "Motion"), docket entry #45, and the Court finds that good cause exists to deny the Motion. It is, therefore,

ORDERED the Debtor's Motion is hereby denied, and it is further

ORDERED the Notice of Default issued on November 28, 2012 by DEUTSCHE BANK NATIONAL TRUST COMPANY, AS TRUSTEE FOR MORGAN STANLEY HOME EQUITY LOAN TRUST 2005-4 MORTGAGE PASS-THROUGH CERTIFICATES, SERIES 2005-4, C/O OCWEN LOAN SERVICING (hereinafter "Ocwen") remains valid, and it is further

ORDERED that the Certificate of Default (docket entry #39) filed upon the failure of the Debtor to cure the default amount specified in the Notice of Default remains valid.

###END OF ORDER###